

further processing. The method includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the personal computer or the work station.-

IN THE CLAIMS:

Please cancel claim 1 without prejudice and add the following claims:

21. A Internet linked computer peripheral as an input device for a personal computer or workstation simplifying and safeguarding the flow of monetary transaction information onto the Internet, comprising, in combination:

a smart card reader for reading credit and/or debit card information from an information bearing smart credit and/or debit card; and, a secure link to the Internet, whereby the capture of monetary transaction information for Internet transactions is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

22. The computer peripheral of claim 21 in which the secure link to the Internet comprises encryption means on the computer peripheral encrypting the credit and/or debit card information prior to transmission of the credit or debit card information to the personal computer or workstation.

23. The computer peripheral of claim 22 in which the secure link further

comprises encryption means at the personal computer or work station encrypting the credit or debit card information prior to transmission of the credit or debit card information onto the Internet,

whereby dual encryption means are provided on the computer peripheral and the personal computer or workstation safeguarding the monetary transaction information.

24. An Internet based method of safeguarding and streamlining the entry of monetary transaction information from information bearing credit or debit cards, the credit or debit card selected from the group consisting of a smart card and a conventional magnetically striped card, comprising,

providing individuals making monetary transactions with a computer peripheral as an input device for a personal computer or workstation, the computer peripheral having a secure link to the Internet, the computer peripheral having a magnetic stripe reader or smart card reader for reading information from the credit or debit cards, the computer peripheral having a communication link to a personal computer or work station for communicating the credit or debit card information to the personal computer or work station, and the computer or work station having means for communicating the card information to the Internet for further processing,

whereby the capture of monetary transaction information is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

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25. The method of claim 24 further comprising encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the personal computer or the work station.

26. The method of claim 24 further comprising encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet.

27. The method of claim 25 further comprising encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet,

whereby dual encryption means are provided on the computer peripheral and the personal computer or workstation safeguarding the monetary transaction information.

28. The method of claim 24 further comprising presenting credit card or debit card information to the computer peripheral; transferring encrypted credit card or debit card information from the personal computer or work station to the Internet; and, off-loading the encrypted credit or debit card information from the Internet to a processor, the processor selected from the group consisting of a card account processor, bank credit card or debit card processing device, and a recipient credit card or debit card processing device.

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29. The method of claim 28 in which the card information is encrypted at the computer peripheral.

30. The method of claim 28 in which the card information is encrypted at the personal computer or workstation.

31. The method of claim 28 in which the card information is encrypted at both the personal computer or workstation and at the computer peripheral.

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32. The method of claim 28 further comprising the steps of correlating transaction information other than the card information to the encrypted card information, and decoding the encrypted card information at a device remotely located from the personal computers or work stations.

33. The method of claim 28 further comprising entering a PIN number on said computer peripheral or workstation.

34. A kit for streamlining Internet transactions comprising:
an Internet linked computer peripheral as an input device for a personal computer or workstation, comprising, in combination, a magnetic stripe or smart card reader for reading credit or debit card information from an information bearing credit or debit card, the credit or debit card selected from the group of a smart